

**State of Indiana
2012 Health Plan Comparisons
Maximum Exposure Calculations**

Single Coverage

Plan Type	<u>Traditional PPO</u>	<u>CDHP1</u>	<u>CDHP 2</u>
Exposure Elements:			
Annual Employee Premium	\$ 3,283.02	\$ 147.42	\$ 793.26
Maximum Out of Pocket	\$ 2,500.00	\$ 4,000.00	\$ 3,000.00
HSA Contribution	\$ -	\$ 1,123.20	\$ 673.92
Total Exposure	\$ 5,783.02	\$ 3,024.22	\$ 3,119.34

Family Coverage

Plan Type	<u>Traditional PPO</u>	<u>CDHP1</u>	<u>CDHP 2</u>
Exposure Elements:			
Annual Employee Premium	\$ 9,136.40	\$ 411.32	\$ 2,233.40
Maximum Out of Pocket	\$ 5,000.00	\$ 8,000.00	\$ 6,000.00
HSA Contribution	\$ -	\$ 2,249.52	\$ 1,347.84
Total Exposure	\$ 14,136.40	\$ 6,161.80	\$ 6,885.56

Footnote: A.) Example assumes employee takes advantage of the Non-Tobacco Use Incentive
B.) Example assumes costs are incurred within the Anthem provider network
C.) Example assumes employee has an open HSA account.